Exhibit 6 to Plaintiffs' L.R. 56.1(a) Statement

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

TRUSTEES OF THE SUBURBAN TEAMSTERS OF NORTHERN ILLINOIS PENSION FUND	)	
Plaintiffs,	)	Case No.: 08 C 788
v.	)	Judge Coar
ROSELLE FARMERS LUMBER COMPANY, an Illinois corporation, a/k/a ROSELLE LUMBER COMPANY,	)	Magistrate Judge
Defendant.	)	

AFFIDAVIT

I, David C. Feinstein, upon being first duly sworn, on oath deposes and states:

1. I am a Fellow in the Society of Actuaries and am an Enrolled Actuary under The Employee Retirement Income Security Act of 1974 (ERISA). I am an actuary and senior consultant of Cheiron, Inc. Prior to January 1, 2007, when Cheiron, Inc. purchased Feinstein, Glaser, Olney & Co. (FGO) I was the president and one of the founding partners of FGO. I have over 30 years of experience as a pension actuary. I have been the enrolled actuary for the plan of the Northern Illinois Pension Fund since 1997.

2. I have worked on ERISA pension plans ranging in size from under 100 participants to over 50,000. They include joint management-labor trustee and single employer (corporate) pension funds. At the present time I am the consulting and enrolled actuary for 9 multiemployer clients. I consult on defined benefit plans, defined contribution plans and health and welfare plans for these clients.

3. I am responsible for annual valuations for pension plans in the corporate, multiemployer

and public sector markets. I am responsible for various consulting projects for my clients, including benefit design studies, cash flow projections and actuarial experience studies.

4. I have a B.S. degree and M.S. degree in mathematics from the University of Illinois, Urbana, and a PhD in mathematics from the University of Illinois, Chicago.

5. Cheiron, Inc. will be compensated for my time in this matter at the rate of $375.00 per hour.

6. Each plan year, our firm prepares an actuarial report to the Trustees of each of our multiemployer defined benefit pension plan clients. The complete report is typically not provided to employers, unions, or regulators. This report provides the Trustees with information that they need to properly administer the plan and to comply with government requirements that include a detailed actuarial filing for regulatory purposes (Schedule B to Form 5500). It does not include specific information regarding the calculation of withdrawal liability. Attached as Exhibit A is the Actuarial Valuation and Review as of January 1, 2006 for the Suburban Teamsters of Northern Illinois Pension Plan.

7. The unfunded vested liability used to establish withdrawal liability pools to be allocated to withdrawing employers is calculated as the difference between the present value of vested benefits and the market value of plan assets.

8. The unfunded vested liability is allocated to withdrawing employers on the basis of the presumptive method described in Section 4211(b) of ERISA.

9. The withdrawal liability of an employer upon complete withdrawal from the Plan is the sum of its proportionate shares of the unamortized balances of the Initial Pool and the Annual Charges, reduced by a de minimus amount if applicable, as of the end of the Plan Year immediately preceding withdrawal.

10. The unamortized portions of the Initial Pool and the Annual Charges are prorated to an employer on the basis of the ratio of the employer's obligated contributions to the plan's total contributions in the five-year period immediately prior to the establishment of each pool.

11. Attached as Exhibit B is the Withdrawal Liability report as of December 31, 2005 for the Suburban Teamsters of Northern Illinois Pension Plan which shows the calculation of the unfunded value of vested benefits and withdrawal liability pools as of December 31, 2005.

12. Attached as Exhibit C is a worksheet that details the calculation of withdrawal liability for Roselle Lumber Company. I calculated that the withdrawal liability of Roselle Lumber Company to be $81,614.00. Additionally, I calculated that the quarterly payment schedule includes 6 payments of $13,431.00 per quarter, plus a final payment of $5,355.00.

13. I hereby swear that Exhibits A, B, and C were prepared under my direction.

14. Affiant is not currently suffering any infirmities and is competent to testify to all the foregoing.

FURTHER AFFIANT SAYETH NOT.

David C. Feinstein

David C. Feinstein

SUBSCRIBED AND SWORN TO
before me this 30th day
of June 2008

Dawn M DeWitt

Notary Public

OFFICIAL SEAL
DAWN M DE WITT
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES:06/11/11

EXHIBIT A

Feinstein Glaser Olney & Co.
CONSULTING ACTUARIES

SUBURBAN TEAMSTERS OF NORTHERN ILLINOIS PENSION PLAN

Actuarial Valuation as of January 1, 2006

Sushma Gupta
Sushma Gupta
Enrollment Number 05-6217

David C. Feinstein
David C. Feinstein
Enrollment Number 05-3712

169

October 2006

Table of Contents

Valuation Summary

We have completed the actuarial valuation of the Suburban Teamsters of Northern Illinois Pension Plan as of January 1, 2006. The purpose of the valuation is to measure the adequacy of the present contribution rate to support benefits at the current level of benefits. A detailed technical appendix is attached.

Summary of Contribution Options
For 2006 the contribution options are summarized in the table below. The results are compared to the last two years' results.

	2004 Results	2005 Results	2006 Results
1. Number of active participants	5,202	5,323	5,332
2. Minimum required contribution	$0	$3,326,270	$9,834,408
3. Maximum deductible contribution	$222,440,501	$283,322,859	$299,306,514
4. Credit balance	$31,419,824	$28,039,232	$22,187,876
5. Normal cost plus 25-year amortization of the unfunded accrued liability on the basis of market value of assets	$22,092,345	$23,516,733	$25,360,661
6. Expected contributions	$21,895,000	$23,260,000	$25,090,000
7. Expected margin/(deficit)			
a. Dollars	($197,345)	($256,733)	($270,661)
b. Percentage of contributions	-0.9%	-1.1%	-1.1%
8. Assets			
a. Market value	$426,098,631	$451,479,871	$468,968,049
b. Actuarial value	$414,524,298	$424,720,006	$468,968,049
9. Present value of accrued benefits			
a. Vested	$478,457,612	$503,959,333	$533,042,371
b. Nonvested	19,311,192	21,648,129	16,956,509
c. Total	$497,768,804	$525,607,462	$549,998,880

Plan Margin
The margin/deficit for a plan is the amount by which the expected contributions exceed or fall short of the cost of the plan. The cost is determined on the basis of 25-year amortization of the unfunded accrued liability on the basis of the market value of assets. Expected 2006 contributions are approximately $271,000 less than the 2006 plan cost. In 2005, the expected contributions were approximately $257,000 less than the 2005 plan cost.

The results are based on the assumptions and methods described in the technical appendix. The actuarial assumptions used in the valuation represent the actuary's best estimate of anticipated future experience.

In 2005, the margin as a percentage of expected contributions was -1.1%. In 2006, the margin is again -1.1%. The reasons for the change in margin are discussed below.

In addition, the plan has a credit balance of $22,187,876, which was built up because contributions since 1976 exceeded minimum ERISA funding requirements. However, the credit balance has been decreasing for last few years. The credit balance in 2006 decreased again by $5,851,000. A credit balance also acts as a buffer against slow periods such as low employment or low fund earnings.

Change in Plan Cost

The reconciliation of plan cost from 2005 to 2006 on the basis of the normal cost plus expenses plus 25-year funding of the unfunded accrued liability is shown below:

1.	Plan cost for 2005		$23,516,733
2.	Change in plan cost due to		
	a.	Change in assumed expenses	170,000
	b.	Increase in expected weeks worked	238,863
	c.	(Gain)/loss on market value of assets	351,566
	d.	Decrease for contributions greater than plan cost	(113,176)
	e.	Increase in average contribution rate	526,017
	f.	Increase in liability due to reciprocity retirements	41,097
	g.	Increase in cost for new hires	186,470
	h.	Increase/(decrease) due to other assumptions	443,091
	i.	Total	1,843,928
3.	Plan cost for 2006		$25,360,661

The above results show an increase in plan cost of $1,843,928. The primary reasons are:

- Actual expense was more than expected for 2005. This increased the cost by $170,000.
- The expected number of weeks worked increased from 222,395 in 2005 to 227,676 in 2006. This increased the plan cost by $239,000.
- Actual earnings on the market value of assets for 2005 were approximately $4,052,000 less than expected earnings. The rate of return on the market value of assets was 6.6%. Amortizing the loss over 25 years increased the plan cost by $352,000.
- Actual contributions in 2005 were $1,304,000 higher than the 2005 plan cost. This decreased plan cost by $113,000.
- An increase in the average contribution rate increased plan costs by $526,000.

- Fourteen former employees retired in 2005 under reciprocal agreements with other funds. This increased the plan cost by $41,000.

- There were 698 new hires in 2006. This increased the plan cost by $186,000.

- Losses on other actuarial assumptions increased the plan cost by $ 443,000.

Actuarial Assumptions and Methods
The results are based on the following actuarial assumptions and valuation methods:

- Fund assets are expected to earn 7.50% per year.

- The mortality table for non-disabled participants is the 1971 Group Annuity set back 1 year.

- For ages below 55, we assume that 1% of the participants will retire after attaining 25 or more benefit credits. For ages 55 and older, rates for participants eligible for retirement (reduced and unreduced) are as follows:

Age	Rates
55 - 58	5%
59 - 60	15%
61 - 64	25%
65	100%

- Active participants are assumed to earn the average number of benefit credits as was earned in the prior year by continuing active participants (on average, continuing active participants earned 0.9 benefit credits in 2005).

- The asset method is changed to phase-in the excess of actual asset return over expected over 4 years subject to a minimum of 80% of market value and a maximum of 120% of market value. For 2006 valuation, actuarial value of asserts is same as market value of assets. The phase-in will start from 2007 valuation. The market value of assets is used to determine the annual plan cost.

The actuarial assumptions are described in detail in the technical appendix.

The cost of the plan will increase on a cents per hour basis if the fund assets earn less than 7.50%. Conversely, the plan cost will decrease if the fund assets earn more than 7.50%.

Accrued Funded Position

One measure of a pension plan's funded position is a comparison of assets to the present value of vested and accrued benefits. The present value of accrued benefits is equal to the single sum amount required to pay for all benefits accrued to date. The present value of vested benefits is equal to that portion of the present value of accrued benefits that are vested. Vested benefits are all benefits for retired and terminated vested employees, and for active employees who have at least 5 years of vesting service.

The funded statuses as of January 1, 2006 and the prior 2 years are summarized below. The interest rate for each year is 8%.

Date	Market Value of Assets	Present Value of Vested Benefits	Present Value of Accrued Benefits
1/1/2006	$468,968,049	$533,042,371 (88%)	$549,998,880 (85%)
1/1/2005	451,479,871	503,959,333 (90%)	525,607,462 (86%)
1/1/2004	426,098,631	478,457,612 (89%)	497,768,804 (86%)

The present value of accrued and vested benefits is shown in Table G; also shown is a reconciliation from January 1, 2005 to January 1, 2006. The assumptions used for these calculations are the same as those used for the cost valuation with the exception of the interest rate.

The present value of vested benefits is not the present value the Pension Benefit Guaranty Corporation (PBGC) would use to establish employer liability in the event of plan termination. The calculation of that liability is complex due to special PBGC assumptions, the maximum dollar amount of benefit guaranteed and a 5-year phase in of benefit increases. We have not done these calculations.

Employer Withdrawal Liability

The Multiemployer Pension Plan Act of 1980 requires the imposition of a withdrawal liability on an employer who ceases making contributions to the Fund.

An employer's withdrawal liability is based on the employer's proportional share of the unfunded vested liability as of December 31, 1979 and the differences measured at the end of each subsequent year of the unfunded vested liability over the unamortized portion of the unfunded vested liability from the prior year.

As shown in Table H, there is withdrawal liability for 2006 because the plan has an unfunded vested liability as of December 31, 2005. As of December 31, 2005 the present value of vested benefits exceeds the market value of assets by $64,074,322. The present value of vested benefits is based on the plan provisions in effect on December 31, 2005.

Tables

Table A

Suburban Teamsters of Northern Illinois Pension Plan

Active Participants as of January 1, 2006

Age	Completed Benefit Credits							Total
	0 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 or more	
19 and younger	4							4
20 - 24	143	2						145
25 - 29	334	75						409
30 - 34	424	208	35					667
35 - 39	417	238	122	34	1			812
40 - 44	380	251	142	108	25	1		907
45 - 49	336	226	121	139	90	37	2	951
50 - 54	219	143	101	86	56	69	35	709
55 - 59	118	78	51	61	42	48	50	448
60 - 64	55	44	32	25	26	15	23	220
65 and older	14	15	5	5	3	9	9	60
Total	2,444	1,280	609	458	243	179	119	5,332

Averages:

Age: 42.9

Service: 8.2

Note: The total count includes six active employees who are age 70 1/2 and are receiving benefits.

Table B

Suburban Teamsters of Northern Illinois Pension Plan

Contribution Rate	Number of Participants	Contribution Rate	Number of Participants
x < 10	0	80 <= x < 82	76
10 <= x < 12	66	82 <= x < 84	2
12 <= x < 14	0	84 <= x < 86	52
14 <= x < 16	0	86 <= x < 88	20
16 <= x < 18	0	88 <= x < 90	49
18 <= x < 20	0	90 <= x < 92	45
20 <= x < 22	64	92 <= x < 94	23
22 <= x < 24	0	94 <= x < 96	56
24 <= x < 26	25	96 <= x < 98	71
26 <= x < 28	0	98 <= x < 100	49
28 <= x < 30	1	100 <= x < 102	26
30 <= x < 32	22	102 <= x < 104	43
32 <= x < 34	0	104 <= x < 106	26
34 <= x < 36	11	106 <= x < 108	31
36 <= x < 38	1	108 <= x < 110	201
38 <= x < 40	0	110 <= x < 112	171
40 <= x < 42	53	112 <= x < 114	83
42 <= x < 44	22	114 <= x < 116	7
44 <= x < 46	130	116 <= x < 118	24
46 <= x < 48	0	118 <= x < 120	78
48 <= x < 50	0	120 <= x < 122	16
50 <= x < 52	243	122 <= x < 124	50
52 <= x < 54	29	124 <= x < 126	17
54 <= x < 56	169	126 <= x < 128	59
56 <= x < 58	1	128 <= x < 130	19
58 <= x < 60	2	130 <= x < 132	55
60 <= x < 62	34	132 <= x < 134	693
62 <= x < 64	0	134 <= x < 136	77
64 <= x < 66	105	136 <= x < 138	1
66 <= x < 68	58	138 <= x < 140	170
68 <= x < 70	5	140 <= x < 142	1013
70 <= x < 72	25	142 <= x < 144	4
72 <= x < 74	25	144 <= x < 146	7
74 <= x < 76	108	146 <= x < 148	565
76 <= x < 78	0	148 <= x < 150	171
78 <= x < 80	82	150 <= x	1

Number of active participants	**5,332**
Average contribution rate	**$110.21**

Table C

Suburban Teamsters of Northern Illinois Pension Plan

Inactive Participants as of January 1, 2006 by Monthly Benefit Amount and Option

Monthly Benefits	Age Retirees				Disabled Retirees			Survivors	Total
	Level	J&S	Step	Total	Level	J&S	Total		
Less than $200	197	65	13	275	3		3	148	426
$200 - $399	280	75	41	396	2	1	3	165	564
$400 - $599	221	54	31	306	8	3	11	59	376
$600 - $799	191	49	27	267	10	4	14	39	320
$800 - $999	174	44	21	239	10	5	15	27	281
$1,000 - $1,199	133	37	21	191	5	4	9	13	213
$1,200 - $1,399	98	26	16	140	6	1	7	8	155
$1,400 - $1,599	56	33	15	104	2	4	6	9	119
$1,600 - $1,799	43	18	9	70	1	2	3	6	79
$1,800 - $1,999	51	23	12	86				7	93
$2,000 - $2,199	35	25	17	77				3	80
$2,200 - $2,399	16	19	14	49				5	54
$2,400 - $2,599	24	17	11	52	1		1	5	58
$2,600 - $2,799	13	20	7	40	1		1	2	43
$2,800 - $2,999	11	17	7	35					35
$3,000 - $3,199	11	7	10	28					28
$3,200 - $3,399	6	11	8	25					25
$3,400 - $3,599	2	2	11	15					15
$3,600 - $3,799	2	1	4	7					7
$3,800 - $3,999	2	3	8	13				1	14
$4,000 - $4,199	1		9	10					10
$4,200 - $4,399			7	7					7
$4,400 - $4,599	1		6	7					7
$4,600 - $4,799	1		2	3					3
$4,800 and over			11	11					11
Total	1,569	546	338	2,453	49	24	73	497	3,023

Note: Actives employees who are 70 1/2 and are receiving benefits are not included in this table.

Table D

Suburban Teamsters of Northern Illinois Pension Plan

Participant Reconcilation from January 1, 2005 to January 1, 2006

		Actives*	Terminated Vested	Retired	Disabled	Spouses	Total
1.	January 1, 2005 Valuation	5,323	1,947	2,373	67	492	10,202
2.	Additions						
	a. New entrants	698					698
	b. QDRO			7			7
	c. Reciprocity			12	2		14
	d. Data corrections						
	e. Total	698		19	2		719
3.	Reductions						
	a. Terminated - not vested	(467)					(467)
	b. Lump sum						
	c. Deaths w/o beneficiary & Benefits expired	(4)	(1)	(38)	(1)	(44)	(88)
	d. Age 70 1/2						
	e. Data corrections						
	f. Total	(471)	(1)	(38)	(1)	(44)	(555)
4.	Changes in status						
	a. Terminated - vested	(157)	157				
	b. Returned to work	32	(30)	(2)			
	c. Retired	(90)	(52)	142			
	d. Disabled	(2)	(4)		6		
	e. Died with beneficiary	(1)	(3)	(41)	(1)	46	
	f. Data corrections					3	3
	g. Total	(218)	68	99	5	49	3
5.	January 1, 2006 Valuation	5,332	2,014	2,453	73	497	10,369

* The active count includes six active employees who are age 70 1/2 and are receiving benefits.

Table E

Suburban Teamsters of Northern Illinois Pension Plan

Summary of Plan Cost

	Plan Year Beginning 1/1/2005	1/1/2006
1. Contribution history		
a. Number of active employees at beginning of year	5,323	5,332
b. Actual contributions	24,821,098	TBD
c. Average contribution rate	$104.58	$110.21
d. Weeks of contribution	237,341	TBD
2. Expected weeks worked	222,395	227,676
3. Plan cost		
a. Normal cost (payable monthly)	9,536,488	10,297,047
b. Expected administrative expenses	890,000	1,060,000
c. Unfunded accrued liability on the basis of market value of assets	150,866,636	161,393,314
d. Amortization of unfunded accrued liability over 25 years	13,090,245	14,003,614
e. Total plan cost		
i. Dollars	23,516,733	25,360,661
ii. Dollars per week	$105.74	$111.39
4. Margin - Surplus or deficit of contributions over plan cost		
a. Average contribution rate	$104.58	$110.21
b. Expected contributions	$23,260,000	$25,090,000
c. Surplus contributions	(256,733)	(270,661)
d. Margin as a percentage of expected contributions	-1.1%	-1.1%
5. Number of years to pay off unfunded accrued liability		
a. Normal cost plus expenses [#3(a) + #3(b)]	$10,426,488	$11,357,047
b. Expected contributions	23,260,000	25,090,000
c. Amount left to pay unfunded liability [#5(b) - #5(a)]	12,833,512	13,732,953
d. Unfunded accrued liability		
i. Amount (based on market value of assets)	150,866,636	161,393,314
ii. Number of years to pay off	26.5 years	26.5 years

Table F

Suburban Teamsters of Northern Illinois Pension Plan

Reconciliation of Plan Cost

1.	Plan cost for 2005	$23,516,733
2.	Change in plan cost due to	
	a. Change in assumed expenses	170,000
	b. Increase in expected weeks worked	238,863
	c. (Gain)/loss on market value of assets	351,566
	d. Contributions greater than plan cost	(113,176)
	e. Increase in average contribution rate	526,017
	f. Increase in liability due to reciprocity retirements	41,097
	g. Increase in cost for new hires	186,470
	h. Increase/(decrease) due to other assumptions	443,091
	i. Total	1,843,928
3.	Plan cost for 2006	$25,360,661

Table G

Suburban Teamsters of Northern Illinois Pension Plan

Present Value of Accrued and Vested Benefits as of December 31, 2005
FAS No. 35 Disclosure at 8.00%

Present Value of Accumulated Plan Benefits

1.	Vested benefits	
	a. Participants currently receiving benefits	$275,388,248
	b. Other vested benefits	257,654,123
	c. Total vested benefits	533,042,371
2.	Nonvested benefits	16,956,509
3.	Total present value of accumulated plan benefits	549,998,880
4.	Assets at market value on 12/31/2005	468,968,049
5.	Funded ratio	
	a. Vested [#4 ÷ #1(c)]	88%
	b. Accrued [#4 ÷ #3]	85%

Change in Present Value of Accrued Benefits from 1/1/2005 to 12/31/2005

1.	Present value of accrued benefits on 1/1/2005		$525,607,462
2.	Increase/(decrease) during the year attributable to:		
	a. Benefits paid	(35,410,975)	
	b. Interest during the year	40,632,158	
	c. Benefits accumulated and actuarial gains and losses	19,170,235	
	d. Total increase/(decrease)	24,391,418	
3.	Present value of accrued benefits on 1/1/2006		$549,998,880

Table H

Suburban Teamsters of Northern Illinois Pension Plan

Withdrawal Liability Determination as of December 31, 2005

1.	Present value of vested plan benefits at 12/31/2005		
	a.	Participants currently receiving benefits	$275,388,248
	b.	Other vested benefits	257,654,123
	c.	Total vested benefits	533,042,371
2.	Assets at market value on 12/31/2005		468,968,049
3.	Unfunded vested benefits [#1(c) - #2, not less than $0]		64,074,322
4.	Percent vested [#2 ÷ #1(c)]		88%

Table I

Suburban Teamsters of Northern Illinois Pension Plan

Reconciliation of Assets as of December 31, 2005

1.	Assets at beginning of period	$451,479,871
2.	Receipts	
	a. Net appreciation in fair value of investments	10,923,897
	b. Interest	19,717,384
	c. Employer contributions	24,821,098
	d. Total receipts	55,462,379
3.	Disbursements	
	a. Benefit payments	35,410,975
	b. Investment expenses	1,506,613
	c. Administrative expenses	1,056,613
	d. Total disbursements	37,974,201
4.	Assets at end of period	468,968,049

Table J-1

Suburban Teamsters of Northern Illinois Pension Plan

Calculation of Actuarial Value of Assets as of January 1, 2006 - Old Method

		Net Appreciation	Portion Not Recognized	Appreciation Not Recognized
1.	Period			
	a. 1/1/2005 - 12/31/2005	$10,923,897	75%	$8,192,923
	b. 1/1/2004 - 12/31/2004	19,537,685	50%	9,768,843
	c. 1/1/2003 - 12/31/2003	37,979,574	25%	9,494,894
	d. Total			27,456,660
2.	Market value of assets as of December 31, 2005			468,968,049
3.	Preliminary actuarial value of assets [#2 - #1(d)]			441,511,389
4.	Actuarial value of assets restricted to the range of			
	a. 80% of the current market value of assets			375,174,439
	b. 120% of the current market value of assets			562,761,659
5.	Actuarial value of assets as of December 31, 2005			$441,511,389

Table J-2

Suburban Teamsters of Northern Illinois Pension Plan

Calculation of Actuarial Value of Assets as of January 1, 2006 - New Method

1.	Market value of assets as of January 1, 2006	$468,968,049
2.	Actuarial value of assets as of January 1, 2006	$468,968,049

Asset valuation method is changed to phase-in the excess of actual asset return over expected over a period of 4 years subject to minimum of 80% and maximum of 120% of the market value. For 2006 valuation, actuarial value of assets is same as the market value of assets. The phase-in will start from 2007 valuation.

Table K

Suburban Teamsters of Northern Illinois Pension Plan

Calculation of (Gain)/Loss on Assets for Year Ended December 31, 2005

		Actuarial Value	Market Value
1.	Value of assets as of 1/1/2006	$468,968,049	$468,968,049
2.	Calculation of expected value of assets as of 1/1/2006		
	a. Value of assets as of 1/1/2005	424,720,006	451,479,871
	b. Contributions	24,821,098	24,821,098
	c. Benefits paid	35,410,975	35,410,975
	d. Expenses	1,056,613	1,056,613
	e. Expected earnings at 7.50%	31,179,514	33,186,503
	f. Change in asset valuation method	27,456,660	0
	g. Expected value of assets as of 1/1/2006	471,709,690	473,019,884
3.	Asset (gain)/loss [#2(g) - #1]	2,741,641	4,051,835
4.	Rate of return on assets	6.8%	6.6%

Historical Rates of Return		
January 1, 2000 through December 31, 2000	9.6%	4.5%
January 1, 2001 through December 31, 2001	10.4%	6.0%
January 1, 2002 through December 31, 2002	2.2%	-2.5%
January 1, 2003 through December 31, 2003	3.5%	14.3%
January 1, 2004 through December 31, 2004	5.3%	8.8%
January 1, 2005 through December 31, 2005	6.8%	6.6%

Table L

Suburban Teamsters of Northern Illinois Pension Plan

Determination of Normal Cost and Unfunded Accrued Liability for 2006

	Market Value of Assets	Actuarial Value of Assets (old)	Actuarial Value of Assets (new)
1. Entry age normal cost as of January 1			
a. Age retirements	6,568,081	$6,568,081	$6,568,081
b. Vesting	2,297,845	2,297,845	2,297,845
c. Survivor	389,012	389,012	389,012
d. Disability	439,206	439,206	439,206
e. Lump sum death benefit	209,471	209,471	209,471
f. Total	9,903,615	9,903,615	9,903,615
2. Normal cost payable mid-year			
a. Normal cost	10,297,047	10,297,047	10,297,047
b. Expected administrative expenses	1,060,000	1,060,000	1,060,000
c. Total	11,357,047	11,357,047	11,357,047
3. Accrued liability			
a. Retirees and beneficiaries	284,398,905	284,398,905	284,398,905
b. Terminated vested employees	71,366,152	71,366,152	71,366,152
c. Actives			
i. Age retirements	213,946,433	213,946,433	213,946,433
ii. Vesting	30,492,808	30,492,808	30,492,808
iii. Survivor	10,165,047	10,165,047	10,165,047
iv. Disability	10,266,319	10,266,319	10,266,319
v. Lump sum death benefit	6,157,391	6,157,391	6,157,391
vi. Total actives	271,027,998	271,027,998	271,027,998
d. Reciprocity	3,568,308	3,568,308	3,568,308
e. Total	630,361,363	630,361,363	630,361,363
4. Actuarial/Market value of assets	468,968,049	441,511,389	468,968,049
5. Unfunded accrued liability [#3(e) - #4]	161,393,314	188,849,974	161,393,314

Table M

Suburban Teamsters of Northern Illinois Pension Plan

Determination of 2005 (Gain)/Loss

Expected Unfunded Accrued Liability		
1.	Unfunded accrued liability as of 1/1/2005	$177,626,501
2.	Normal cost and expected expenses for 2005	10,028,111
3.	Interest on #1 and #2 to 12/31/2005 at 7.50%	14,074,096
4.	Contributions for the 2005 plan year	24,821,098
5.	Interest on #4 to 12/31/2005 at 7.50%	693,048
6.	Change in asset valuation method	27,456,660
7.	Expected unfunded accrued liability as of 1/1/2006 [#1 + #2 + #3 - #4 - #5 - #6]	148,757,902
Determination and Analysis of Gain or Loss		
8.	Total actuarial (gain)/loss	
	a. Actual unfunded accrued liability as of 1/1/2006	161,393,314
	b. Expected unfunded accrued liability as of 1/1/2006	148,757,902
	c. Total actuarial (gain)/loss [#8(a) - #8(b)]	12,635,412
9.	Asset (gain)/loss	2,741,641
10.	Liability (gain)/loss [#8(c) - #9]	9,893,771

Table N-1

Suburban Teamsters of Northern Illinois Pension Plan

Calculation of Funding Standard Account Amortization Payments and Balances

Description	Initial Information			1/1/2005	1/1/2006 Information		
	Inception	Balance	Period	Balance	Balance	Period	Payment
1. Charges							
a. Combined bases	1/1/1984	$92,991,887	27	$37,249,916	$32,107,756	5	$7,382,237
b. Plan amendment	1/1/1985	1,603,427	30	914,440	849,801	9	123,926
c. Plan amendment	1/1/1986	20,906,928	30	12,739,440	11,953,449	10	1,619,953
d. Plan amendment	1/1/1987	1,128,027	30	728,577	689,031	11	87,617
e. Plan amendment	1/1/1988	33,328,039	30	22,666,321	21,576,883	12	2,594,802
f. Plan amendment	1/1/1991	32,686,649	30	25,174,079	24,308,313	15	2,561,695
g. Plan amendment	1/1/1992	1,040,939	30	828,232	802,556	16	81,667
h. Experience loss	1/1/1993	335,663	15	98,411	67,949	2	35,202
i. Plan amendment	1/1/1994	10,309,208	30	8,676,840	8,456,354	18	810,465
j. Plan amendment	1/1/1995	5,097,103	30	4,395,655	4,294,150	19	401,097
k. Experience loss	1/1/1996	2,972,902	15	1,580,848	1,362,619	5	313,294
l. Plan amendment	1/1/1996	28,370,705	30	25,015,081	24,489,030	20	2,234,588
m. Plan amendment	1/1/1997	9,469,404	30	8,512,715	8,349,383	21	745,847
n. Change in method	1/1/1997	12,496,352	10	3,268,904	1,693,528	1	1,693,528
o. Experience loss	1/1/1997	15,967,765	15	9,581,255	8,490,905	6	1,682,739
p. Change in assumptions	1/1/1998	6,564,679	30	6,006,784	5,901,453	22	517,060
q. Plan amendment	1/1/1999	17,078,151	30	15,881,679	15,626,777	23	1,345,142
r. Change in assumptions	1/1/1999	3,462,977	30	3,220,364	3,168,676	23	272,758
s. Plan amendment	1/1/2000	17,260,107	30	16,290,533	16,050,888	24	1,359,474
t. Plan amendment	1/1/2001	19,459,310	30	18,617,525	18,366,195	25	1,532,692
u. Plan amendment	1/1/2002	15,616,237	30	15,128,322	14,940,700	26	1,229,996
v. Experience loss	1/1/2003	24,349,665	15	22,415,182	21,337,815	12	2,566,053
w. Plan amendment	1/1/2003	13,013,053	30	12,751,910	12,606,472	27	1,024,959
x. Experience loss	1/1/2004	20,108,490	15	19,338,591	18,510,950	13	2,119,102
y. Plan amendment	1/1/2004	10,634,133	30	10,531,288	10,420,730	28	837,586
z. Experience loss	1/1/2005	22,081,025	15	22,081,025	21,235,604	14	2,326,975
aa. Experience loss	1/1/2006	12,635,412	15	N/A	12,635,412	15	1,331,564
ab. Total charges		$450,968,237		$323,693,917	$320,293,379		$38,832,018

Table N-2

Suburban Teamsters of Northern Illinois Pension Plan

Calculation of Funding Standard Account Amortization Payments and Balances

Description	Initial Information			1/1/2005	1/1/2006 Information		
	Inception	Balance	Period	Balance	Balance	Period	Payment
2. Credits							
a. Combined bases	1/1/1984	$33,784,924	24	$7,791,317	$5,379,612	2	$2,787,028
b. Plan amendment	1/1/1989	685,094	30	487,872	466,992	13	53,460
c. Experience gain	1/1/1991	3,317,676	15	346,723	0	0	0
d. Change in assumptions	1/1/1991	12,980,399	30	9,997,036	9,653,226	15	1,017,291
e. Experience gain	1/1/1992	5,190,639	15	1,048,933	543,423	1	543,423
f. Change in assumptions	1/1/1993	1,172,426	30	960,744	933,815	17	92,079
g. Experience gain	1/1/1994	2,299,939	15	869,903	675,421	3	241,604
h. Experience gain	1/1/1995	113,236	15	51,820	42,899	4	11,915
i. Change in assumptions	1/1/1996	15,175,191	30	13,380,304	13,098,924	20	1,195,258
j. Change in asset method	1/1/1996	9,964,582	10	1,350,417	0	0	0
k. Experience gain	1/1/1998	13,859,166	15	9,196,357	8,316,017	7	1,460,527
l. Plan amendment	1/1/1998	9,555,172	30	8,743,133	8,589,820	22	752,603
m. Experience gain	1/1/1999	8,886,903	15	6,422,089	5,896,973	8	936,533
n. Experience gain	1/1/2000	6,420,064	15	4,992,323	4,639,436	9	676,569
o. Experience gain	1/1/2001	10,879,911	15	9,016,662	8,460,356	10	1,146,563
p. Experience gain	1/1/2002	9,090,984	15	7,966,505	7,534,100	11	958,039
q. Change in assumptions	1/1/2003	11,064,013	30	10,841,983	10,718,328	27	871,445
r. Plan amend. (formula)	1/1/2004	24,803,948	30	24,564,063	24,306,187	28	1,953,657
s. Change in asset method	1/1/2006	27,456,660	10	N/A	27,456,660	10	3,720,976
t. Total credits		$206,700,927		$118,028,184	$136,712,189		$18,418,970
3. Net charges less credits [#1(ab) - #2(t)]					$183,581,190		$20,413,048
4. Credit balance					$22,187,876		
5. Unfunded accrued liability [#3 - #4]					$161,393,314		

Table O

Suburban Teamsters of Northern Illinois Pension Plan

Determination of Minimum and Maximum Deductible Contribution for 2006

Minimum Contribution

1. Charges	
a. Normal cost	$9,903,615
b. Expected expenses (discounted to January 1)	1,019,499
c. Amortization charges (outstanding balance of $320,293,379)	38,832,018
d. Interest as applicable on (a), (b) and (c) to end of year	3,731,635
e. Total charges	53,486,767
2. Credits	
a. Prior year credit balance	22,187,876
b. Amortization credits (outstanding balance of $136,712,189)	18,418,970
c. Interest as applicable on (a) and (b) to end of year	3,045,513
d. Full funding credit	0
e. Total credits	43,652,359
3. Minimum contribution as of 12/31/2006 [#1(e) - #2(e), not less than $0]	9,834,408

Maximum Deductible Contribution

1. Normal cost and expenses with interest to end of the year	$11,742,348
2. 10-year amortization charges with interest to end of the year	23,512,734
3. Minimum required contribution	9,834,408
4. Full funding limit	223,114,701
5. Preliminary maximum deductible contribution as of 12/31/2006 [greater of #1 + #2 and #3, not greater than #4]	35,255,082
6. Unfunded current liability	
a. Current liability, at end of year	761,918,134
b. Assets, at end of year	462,611,620
c. Unfunded current liability	299,306,514
7. Maximum deductible contribution [greater of #5 and #6(c)]	299,306,514

Table P

Suburban Teamsters of Northern Illinois Pension Plan

Funding Standard Account for Year Ended December 31, 2005

1.	Charges	
	a. Normal cost including expenses	$10,028,111
	b. Amortization charges (outstanding balance of $323,693,917)	37,500,459
	c. Interest as applicable on (a) and (b) to end of year	3,564,643
	d. Total charges	51,093,213
2.	Credits	
	a. Prior year credit balance	28,039,232
	b. Employer contributions	24,821,098
	c. Amortization credits (outstanding balance of $118,028,184)	16,395,134
	d. Interest as applicable on (a), (b) and (c) to end of year	4,025,625
	e. Total credits	73,281,089
3.	Credit balance as of December 31, 2005	22,187,876

Table Q

Suburban Teamsters of Northern Illinois Pension Plan

Disclosure Information for the 2006 Schedule B (Form 5500)

		Number	Vested Benefits	Total Benefits
1.	RPA '94 current liability, interest rate of 5.77%			
	a. Retirees and beneficiaries	3,023	$332,702,397	$332,702,397
	b. Terminated vested participants	2,014	101,372,002	101,372,002
	c. Active participants	5,332	278,533,337	305,083,699
	d. Total	10,369	712,607,736	739,158,098
2.	Expected increase in liability due to benefits accruing during the plan year, interest rate = 5.77%			19,104,264
3.	RPA '94 current liability computed at highest allowable interest rate of 5.77%			739,158,098
4.	Expected plan benefit payments during the plan year			38,971,635

Table R

Suburban Teamsters of Northern Illinois Pension Plan

Full Funding Limitations for 2006

		Minimum	Maximum
1.	Assets for full funding as of 12/31/2006		
	a. Lesser of market value and actuarial value of assets as of 1/1/2006	$468,968,049	$468,968,049
	b. Credit balance as of 1/1/2006	22,187,876	N/A
	c. Assets less credit balance	446,780,173	468,968,049
	d. Expected benefit payments	38,971,635	38,971,635
	e. Expected expenses discounted to 1/1	1,019,499	1,019,499
	f. Interest on (c), (d) and (e) to 12/31/2006	31,970,614	33,634,705
	g. Projected assets less credit balance (for Minimum) as of 12/31/2006	438,759,653	462,611,620
2.	Accrued liability full funding limitation		
	a. Entry age normal accrued liability as of 1/1/2005	630,361,363	630,361,363
	b. Entry age normal cost as of 1/1/2006	9,903,615	9,903,615
	c. Expected benefit payments	38,971,635	38,971,635
	d. Interest at 7.50% on (a), (b) and (c) to 12/31/2006	46,558,437	46,558,437
	e. Projected accrued liability as of 12/31/2006	647,851,780	647,851,780
	f. Accrued liability full funding limitation [#2(e) - #1(g), not less than $0]	209,092,127	185,240,160
3.	Assets for full funding override		
	a. Actuarial value of assets as of 1/1/2006	$468,968,049	$468,968,049
	b. Expected benefit payments	38,971,635	38,971,635
	c. Expected expenses	1,019,499	1,019,499
	d. Interest on (a), (b) and (c) to 12/31/2006	33,634,705	33,634,705
	e. Projected assets as of 12/31/2006	462,611,620	462,611,620
4.	RPA '94 current liability override		
	a. RPA '94 current liability as of 1/1/2006	739,158,098	739,158,098
	b. Expected increase in accruals	19,104,264	19,104,264
	c. Expected benefit payments	38,971,635	38,971,635
	d. Interest at 5.77% on (a), (b) and (c) to 12/31/2006	42,627,407	42,627,407
	e. RPA '94 current liability	761,918,134	761,918,134
	f. RPA '94 override [90% x #4(e) - #3(e), not less than $0]	223,114,701	223,114,701
5.	Full funding limitation [#2(f), not less than #4(f)]	223,114,701	223,114,701

Technical Appendix

Suburban Teamsters of Northern Illinois Pension Plan

Active Employee Data
The valuation is based on data provided by the Fund Office, OBA Midwest and the Prudential Companies.

Data was submitted for 5,332 active participants. Of these, 3,195 are vested.

Inactive Participant Data
The plan sponsor submitted data on 3,023 retirees and beneficiaries in pay status as of January 1, 2006. There are also 2,014 terminated vested participants entitled to future benefits. The data is summarized below:

	Number	Average Monthly Pension
Retirees	2,453	$1,066
Disabled retirees	73	932
Beneficiaries	497	495
Terminated vested	2,014	595

Plan Summary

1.	Effective date of plan	December 15, 1955.
2.	Participation	An employee becomes a participant on the day he completes 10 weeks of covered employment. However, if an employee's first covered hour is on the day his employer is first obligated to contribute for him, he becomes a participant on that day.
3.	Plan year	Calendar year.
4.	Vesting credits	A year of vesting credit is earned for each plan year in which the participant has at least 20 weeks of employment.
5.	Benefit credits	

a. Future

Weeks of Employment	Benefit Credits
40-52	1.0
36-39	.9
32-35	.8
28-31	.7
24-27	.6
20-23	.5
16-19	.4
12-15	.3
8-11	.2
4-7	.1
less than 4	none

b. Past	1/10th of a credit for each 100 hours of contiguous employment in a year prior to the employer's obligation to contribute. No more than 5 past credits or more than the future service benefit credits will be granted.
c. Maximum	38 benefit credits.

6.	Period of benefit accrual	Each distinct period during which an active participant earns benefit credit beginning on first day first covered hour (not included in a previous period of benefit accrual) and ending on the day when he becomes inactive (a year with less than 10 weeks of employment).
7.	Accrued benefit during a period of benefit accrual	Benefit credits for the period of benefit accrual multiplied by the benefit level factor for that period.

8.	Accrued benefit	The total of the accrued benefits earned for each period of benefit accrual. Effective January 1, 2004, the accrued benefit for a participant is equal to: a. The accrued benefit as of December 31, 2003, plus b. The sum of the benefits earned for all periods of benefit accrual beginning January 1, 2004. The benefit earned during a period of benefit accrual is equal to 0.7 times the employer contribution rate times the number of benefit service credits earned at that employer contribution rate.
9.	Normal retirement	
	a. Eligibility	Attained age of 60 or the 5th anniversary of the date the employee became a participant or the accumulation of 5 vesting credits.
	b. Benefit	Accrued benefit.
10.	Early retirement	
	a. Eligibility	Attainment of age 55 and 5 or more vesting or benefit credits.
	b. Benefit	Accrued benefit reduced by 6% for each year that retirement precedes age 60.
11.	30 and Out	
	a. Eligibility	30 contributory benefit credits.
	b. Benefit	Accrued benefit unreduced for retirement prior to age 60.
12.	25 and Out	
	a. Eligibility	25 contributory benefit credits.
	b. Benefit	Special "25 and Out" pension based on the accrued benefit, and reduced by 6% for retirement prior to age 60; however, the reduction cannot exceed 30% of the accrued benefit. Special provisions apply to service prior to January 1, 2005.
13.	Disability retirement	
	a. Eligibility	Cessation of covered employment due to onset of permanent and total disability benefit after becoming vested and being active in at least one year during the three years preceding the onset of disability. Onset of disability must be prior to age 60.
	b. Benefit	Accrued benefit, payable for life only.

14.	Deferred vested retirement	
	a. Eligibility	5 or more vesting or benefit credits.
	b. Benefit	Accrued benefit, or if the participant retires early, the benefit is reduced in the same manner as an early retirement benefit.
15.	Pre-retirement spouse death benefit	
	a. Eligibility	5 or more Vesting or Benefit Credits.
	b. Benefit	50% of the early retirement benefit, reduced for the joint and survivor form. The benefit is reduced by 6% for each year that payment precedes the participant's age 60, but is not reduced by more than 30%. If the participant would have been eligible for an unreduced retirement benefit, the benefit is unreduced.
	c. Minimum benefit	$200 per month.
16.	10-year survivor benefit	
	a. Eligibility	10 or more benefit credits and unmarried for the full year prior to death. Payable to beneficiary.
	b. Benefit	50% of the accrued benefit unreduced for payment before age 60, payable for 10 years only. The benefit is actuarially reduced if the beneficiary is a surviving child.
17.	Post-retirement lump sum death benefit	
	a. Eligibility	Disabled retirees over age 55 and all non-disabled retirees.
	b. Benefit	12 times the retiree's monthly benefit at retirement calculated in the form of the level ten-year certain and life option without regard to any increases beyond the date of retirement, if retired after December 31, 1995, but no more than $30,800. If retired prior to January 1, 1996, either $5,000, $3,000, $2,000 or $1,000.

18.	Benefit forms for non-disability and death pension	Level ten-year certain and life. Step down option with a guarantee of 120 payments. Joint and Survivor equal to 50% joint and survivor benefit after a guarantee of 120 payments have been made. Joint and Survivor (with pop-up) equal to 50% joint and survivor benefit after a guarantee of 120 payments have been made.
19.	Benefit level factor	Based on the benefit contribution rate of the participant at the end of a period of benefit accrual.

Valuation Method and Actuarial Assumptions

1. Valuation date	January 1, 2006.
2. Cost method	Individual entry age normal.
3. Asset valuation method	a. The asset method is changed to phase-in the excess of actual asset return over expected over 4 years subject to a minimum of 80% of market value and a maximum of 120% of market value. For 2006 valuation, actuarial value of asserts is same as market value of assets. The phase-in will start from 2007 valuation.
	b. For annual plan cost - market value of assets.
4. Interest rate	
a. Funding	7.50% per annum.
b. RPA '94 current liability	5.77%.
c. FAS 35 and withdrawal liability	8.00%.
5. Mortality	
Funding, FAS 35, OBRA '87 current liability and withdrawal liability	
a. Non-disabled	1971 Group Annuity set back 1 year.
b. Disabled	1965 Railroad Retirement Board Ultimate Table.
RPA '94 current liability	
a. Non-disabled	1983 Group Annuity Table.
b. Disabled	1983 Group Annuity Table.

6. Termination

Separation rates (after the first 3 years of participation) at sample ages are shown below:

Age	Annual Rate Per 100 Participants (Ultimate)
20	12.0
30	8.0
40	6.0
50	4.0
60	0.0

During the first 3 years of participation, the separation rates are:

Years of Participation	Annual Rate Per 100 Participants (Select)
0	30
1	20
2	10

7. Disability

Age	Annual Rate Per 100 Participants (Ultimate)
20	.06
30	.06
40	.10
50	.42
60	.00

8. Retirement

Retirement rates:

Age	Percent
Prior to age 55 (with 25 or more benefit credits)	1%
55-58	5%
59-60	15%
61-64	25%
65	100%

9. Percent married

90%.

10. Age of spouse

Husbands are assumed to be 3 years older than wives.

11. Expected expenses

Expenses for the valuation year are assumed to be equal to the prior year's administrative expenses, rounded to the nearest $10,000.

12. Service after the valuation date	Active participants are assumed to earn the average number of benefit credits as was earned in the prior year by continuing active participants (on average, continuing active participants earned 0.9 benefit credits in 2005).
13. Contributions	Based on collective bargaining agreements – rates as of January 1, 2006 vary between $10.00 per week and $155.00 per week.
14. Reciprocity	Terminated vested liability is loaded by 5%. There is no load for the active liability

Glossary

Accrued liability
The present value of benefits allocated to the years before and up to the current date according to a specified actuarial funding method.

Actuarial assumptions
Assumptions used in the calculation of the present value of benefits. Assumptions include such items as the interest rate used to discount liabilities, probability of retirement at each age, probability of death, termination of employment and occurrence of disability.

Actuarial funding method
The method used to allocate cost to various time periods: prior years, the current year and future years.

Actuarial (gain)/loss
The difference between the expected liability, and the actual liability based on the prior valuation, according to the prior valuation's actuarial assumptions.

Individual entry age normal actuarial funding method
The normal cost in this method is determined as follows:

- First, the present value of projected benefits at each active participant's entry age into the plan is determined.
- Then the present value of years worked at each active participant's entry age into the plan is determined.
- The normal cost for each participant is determined by taking the ratio of the entry age present value of benefits to the total present value of years worked. The total normal cost is equal to the sum of the individual normal costs.

The accrued liability in this method is determined as follows:

- The total projected present value of benefits for each active participant is determined
- The present value of future normal costs is determined for each active participant by multiplying the normal cost by the present value of future years worked at each active participant's current age.
- The accrued liability for each participant is equal to the present value of benefits less the present value of future normal costs. The total accrued liability for active participants is equal to the sum of the individual accrued liabilities. The accrued liability for inactive participants is equal to the present value of future benefits.

Normal cost
The cost of benefits allocated to the current year according to the actuarial funding method.

Present value of accrued benefits
The present value of benefits based on service accrued to date.

Unfunded accrued liability
The difference between the accrued liability and the value of assets.